

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-11063-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William A. Spence
410 Snow Fox Lane
Egg Harbor Township, NJ 08234

Sontay L. Spence
410 Snow Fox Lane
Egg Harbor Township, NJ 08234

Social Security No.:

xxx-xx-6338

xxx-xx-1401

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on June 23, 2025.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: June 23, 2025

JAN: har

Jeanne Naughton
Clerk

In re:
William A. Spence
Sontay L. Spence
Debtors

Case No. 24-11063-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 23, 2025

User: admin
Form ID: 148

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William A. Spence, Sontay L. Spence, 410 Snow Fox Lane, Egg Harbor Township, NJ 08234-8014
cr	+ Exeter Finance LLC f/k/a Exeter Finance Corp., 2860 Patton Road, Roseville, MN 55113-1100
520153814	+ First Harvest Credit Union, 1615 Hurffville Rd, Woodbury NJ 08096-6406
520153824	Pinnacle Svc Sol, Allentown PA 18102
520153826	+ Trinity Solar, 133 Gaither Dr, Mount Laurel NJ 08054-1710

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 23 2025 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 23 2025 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: rmcowell@slgcollect.com	Jun 23 2025 20:58:00	Jersey Shore Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
520153809	+ Email/Text: bankruptcy@pepcoholdings.com	Jun 23 2025 20:59:00	Atlantic City Electric, PO Box 13610, Philadelphia PA 19101-3610
520167257	+ Email/Text: bankruptcy@pepcoholdings.com	Jun 23 2025 20:59:00	Atlantic City Electric Company, 5 Collins Drive Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
520153810	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jun 23 2025 20:58:00	Carmax, PO Box 6045, Carol Stream IL 60197
520154075	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jun 23 2025 20:58:00	CARMAX AUTO FINANCE, 225 CHASTAIN MEADOWS COURT STE 210, KENNESAW, GA 30144
520153811	+ EDI: CITICORP	Jun 24 2025 00:49:00	Citi Bank, PO Box 70166, Philadelphia PA 19176-0166
520153812	+ Email/Text: bankruptcy@sw-credit.com	Jun 23 2025 20:59:00	Comcast, co Southwest Credit Systems, 4120 International Pkwy 1100, Carrollton TX 75007-1958
520153820	EDI: CITICORP	Jun 24 2025 00:49:00	Macys, DSNB, PO Box 8218, Mason OH 45040
520176441	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Jun 23 2025 21:03:28	Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
520156571	+ EDI: AISACG.COM	Jun 24 2025 00:49:00	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520153813	+ Email/PDF: acg.exeter.ebn@aisinfo.com		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jun 23, 2025

Form ID: 148

Total Noticed: 36

		Jun 23 2025 21:15:19	Exeter Finance LLC, 2101 W John Carpenter Fwy, Irving TX 75063-3228
520153815	+ EDI: IRS.COM		
		Jun 24 2025 00:49:00	Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
520153816	Email/Text: mail@jjenkinslawgroup.com		
		Jun 23 2025 20:58:00	Jenkins Law Group, 412 S Whitehorse Pike, Audubon NJ 08106
520153817	Email/Text: assetrecovery@jerseyshorefcu.org		
		Jun 23 2025 20:58:00	Jersey Shore FCU, 1434 New Road, Northfield NJ 08225
520177920	+ Email/Text: rmcowell@slgcollect.com		
		Jun 23 2025 20:58:00	Jersey Shore Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
520213768	^ MEBN		
		Jun 23 2025 20:54:30	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
520153818	^ MEBN		
		Jun 23 2025 20:55:07	Loan Depot, PO Box 251612, Plano TX 75025-1518
520153819	+ Email/Text: camanagement@mtb.com		
		Jun 23 2025 20:59:00	MT Bank, 1 Fountain Pl, Buffalo NY 14203-1495
520153821	^ MEBN		
		Jun 23 2025 20:54:40	Mariner Finance, PO Box 44490, Nottingham MD 21236-6490
520167566	+ EDI: AGFINANCE.COM		
		Jun 24 2025 00:49:00	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
520153823	+ EDI: AGFINANCE.COM		
		Jun 24 2025 00:49:00	Onemain, PO Box 1010, Evansville IN 47706-1010
520153822	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Jun 23 2025 20:58:00	NJ Division of Taxation, 3 John Fitch Way 5th Floor, Trenton NJ 08611
520153825	^ MEBN		
		Jun 23 2025 20:54:46	South Jersey Gas, Po Box 6091, Bellmawr NJ 080996091
520163269	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Jun 23 2025 20:59:00	U.S. Department of Education c/o Nelnet, US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
520154780	Email/PDF: OGCRRegionIIBankruptcy@hud.gov		
		Jun 23 2025 21:03:48	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520153827	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Jun 23 2025 20:59:00	Us Dept of EducationGLELSI, PO Box 7860, Madison WI 53707-7860
520213651	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com		
		Jun 23 2025 21:04:27	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520153828	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com		
		Jun 23 2025 21:15:07	Wells Fargo Card Services, PO Box 77053, Minneapolis MN 55480-7753
520153829	^ MEBN		
		Jun 23 2025 20:54:06	Westgate, 5601 Windhover Dr, Orlando FL 32819-7936

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jun 23, 2025

Form ID: 148

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew P. Chigounis	on behalf of Creditor Jersey Shore Federal Credit Union achigounis@slgcollect.com anovoa@slgcollect.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey E. Jenkins	on behalf of Joint Debtor Sontay L. Spence mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Debtor William A. Spence mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net
Rebecca K. McDowell	on behalf of Creditor Jersey Shore Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Exeter Finance LLC f/k/a Exeter Finance Corp. wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 9